



## AMENDATORY RIDER

This Rider forms a part of all certificates given in connection with Policy Number GLT-678138, issued to CITY OF MANCHESTER.

This Rider becomes effective July 1, 2012.

All certificates are hereby amended in the following manner:

With respect to All Full-time and Part-time Active Employees, excluding employees who are of Manchester Public Television Service, Inc., who are electing option 2, the definition of **Disability or Disabled** shown in the **Definitions** section of the **Long Term Disability** portion of Your certificate is amended to read as follows:

Disability or Disabled means You are prevented from performing one or more of the Essential Duties of:

- 1) Your Occupation during the Elimination Period; and
- 2) Your Occupation, for the 24 month(s) following the Elimination Period, and as a result Your Current Monthly Earnings are less than 80% of Your Indexed Pre-disability Earnings; and
- 3) after that, Any Occupation.

If at the end of the Elimination Period, You are prevented from performing one or more of the Essential Duties of Your Occupation, but Your Current Monthly Earnings are greater than 80% of Your Pre-disability Earnings, Your Elimination Period will be extended for a total period of 12 months from the original date of Disability, or until such time as Your Current Monthly Earnings are less than 80% of Your Pre-disability Earnings, whichever occurs first.

For the purposes of extending Your Elimination Period, Your Current Monthly Earnings will not include the pay You could have received for another job or a modified job if such job was offered to You by Your Employer, or another employer, and You refused the offer.

Your Disability must result from:

- 1) accidental bodily injury;
- 2) sickness;
- 3) Mental Illness;
- 4) Substance Abuse; or
- 5) pregnancy.

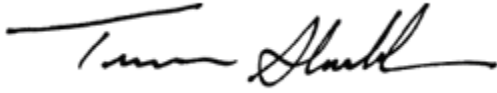
Your failure to pass a physical examination required to maintain a license to perform the duties of Your Occupation, alone, does not mean that You are Disabled.

The following applies only when the administration of the policy is governed by the Employee Retirement Income Security Act (ERISA), 29 U.S.C. 1001 et seq:

Under ERISA, the Company is hereby designated by the plan sponsor as a claim fiduciary with discretionary authority to determine eligibility for benefits and to interpret and construe the terms and provisions of the policy. As claim fiduciary, the Company has a duty to administer claims solely in the interest of the participants and beneficiaries of the employee benefit plan and in accordance with the documents and instruments governing the plan. This assignment of discretionary authority does not prohibit a participant or beneficiary from seeking judicial review of the Company's benefit eligibility determination after exhausting administrative remedies. The assignment of discretionary authority made under this provision may affect the standard of review that a court will use in reviewing the appropriateness of the Company's determination. In order to prevail, a plan participant or beneficiary may be required to prove that the Company's determination was arbitrary and capricious or an abuse of discretion.

In all other respects, the certificates remain the same.

Signed for Hartford Life and Accident Insurance Company.

A handwritten signature in black ink, appearing to read "Terence Shields". The signature is fluid and cursive, with a long horizontal stroke at the end.

Terence Shields, *Secretary*

A handwritten signature in black ink, appearing to read "Ronald R. Gendreau". The signature is fluid and cursive, with a long horizontal stroke at the end.

Ronald R. Gendreau, *President*